



Enjoy up to
16%
 Premium Rebate
 on AFYP

Victory Client Offer

Life is full of uncertainties and you may want to be prepared by building wealth for yourself and the generations to come for a brighter future. **Victory** is a participating insurance plan that helps you achieve potentially high long-term asset growth at affordable premiums. You can also pass your wealth to the next generation simply and efficiently for legacy planning.

From now until September 30, 2020, you may enjoy up to **16% premium rebate** on Annualized First Year Premium ("AFYP") of **Victory** upon successful application which meets the AFYP, premium payment term and premium payment mode stated below:

5 years premium payment term AFYP (USD)	10 years premium payment term AFYP (USD)	Premium rebate rate (for monthly premium payment mode policy)	Premium rebate rate (for semi-annually/annually premium payment mode policy)
5,999 or below	2,999 or below	4% of AFYP	8% of AFYP
6,000 - 9,999	3,000 - 4,999	6% of AFYP	12% of AFYP
10,000 or above	5,000 or above	8% of AFYP	16% of AFYP

Terms and Conditions of Victory Client Offer (this "Offer"):

1. This Offer is only applicable to successful application(s) of Victory ("the Relevant Policy(ies)"). The application(s) of the Relevant Policy(ies) must be submitted between July 20, 2020 and September 30, 2020, both days inclusive, and such policy(ies) must be issued by Sun Life Hong Kong Limited ("Sun Life") on or before October 30, 2020.
2. Premium Rebate: Relevant Policy(ies) meet the AFYP, premium payment term and premium payment mode stated below will be considered as Eligible Application(s) ("Eligible Application(s)"). Eligible Application(s) can enjoy the corresponding premium rebate rate on AFYP of Victory. The AFYP is calculated based on the premium of Victory and levy is excluded.

5 years premium payment term AFYP (USD)	10 years premium payment term AFYP (USD)	Premium rebate rate (for monthly premium payment mode policy)	Premium rebate rate (for semi-annually/annually premium payment mode policy)
5,999 or below	2,999 or below	4% of AFYP	8% of AFYP
6,000 – 9,999	3,000 – 4,999	6% of AFYP	12% of AFYP
10,000 or above	5,000 or above	8% of AFYP	16% of AFYP

3. If clients successfully apply for more than one Eligible Application(s), the Premium Rebate amount will be calculated based on each Eligible Application.
4. For any policy change (e.g. premium amount, payment mode, reduce notional amount etc.) made by policy owners on or before April 30, 2021, the Premium Rebate(s) amount will be adjusted accordingly.
5. For policy owners who pay all future premiums at the time of the policy issuance and attached the Value Enhancer, the net premium they need to pay for the policy shall be equal to the total premium payable before applying this Offer minus the Premium Rebate under this Offer. If the policy(ies) is/are terminated on or before the 1st policy anniversary, an amount equal to the Premium Rebate will be reduced from the surrender value, if any.
6. Apart from policy owners specified in Clause 5 above, the Premium Rebate will be credited to the policy account(s) of Victory in May 2021 for settling of future premium payment. To be entitled to this Offer, Eligible Application(s) of Victory must be in force and without any outstanding premium when the Premium Rebate is credited to the policy account(s). A letter will be sent to the policy owner upon completion of issuing the Premium Rebate.
7. Sun Life reserves the right to vary the method of issuing the Premium Rebate at any time without prior notice.
8. The amount of Premium Rebate will be rounded to the nearest US dollar. The Premium Rebate cannot be transferred or redeemed for cash.
9. The exchange rate of USD1 to HKD7.8 is used for this Offer, where applicable.
10. This Offer cannot be used in conjunction with any other promotion(s) offered by Sun Life.
11. Sun Life reserves the right to vary, suspend or cancel this Offer and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life will be final and conclusive.

Notes:

- This material contains general information only. It does not constitute any offer to sell any policy. For more details of the product features including the risk disclosure, please refer to relevant product brochure. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.

For more information of this Offer and the above plan, please contact your Advisor.

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of Sun Life's products outside Hong Kong.

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

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